Case 04-30725 Doc 1 Filed 08/18/04 Entered 08/18/04 14 BOB Dest Retition Page 1 of 28

(Official Form 1) (12/03) FORM B1 **United States Bankruptcy Court** Voluntary Petition Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): SOLORIO, PATRICIA M All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): (if more than one, state all): xxx-xx-8701 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 8357 S BALTIMORE, ÀPT 1 Chicago, IL 60617 County of Residence or of the County of Residence or of the Cook Principal Place of Business: Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Type of Debtor (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which ☐ Railroad Individual(s) the Petition is Filed (Check one box) ☐ Corporation ☐ Stockbroker ☐ Chapter 7 ☐ Chapter 11 Chapter 13 Partnership ☐ Commodity Broker ☐ Chapter 9 ☐ Chapter 12 ☐ Other Clearing Bank ☐ Sec. 304 - Case ancillary to foreign proceeding Nature of Debts (Check one box) Filing Fee (Check one box) Consumer/Non-Business ☐ Business Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to individuals only.) Chapter 11 Small Business (Check all boxes that apply) Must attach signed application for the court's consideration Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) Statistical/Administrative Information (Estimates only) THIS SPACE IS FOR COURT USE ONLY U.S. Bankruptcy Court Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expense Northern District Of Illinois will be no funds available for distribution to unsecured creditors. Filed: 08/18/2004 14:49:20 Estimated Number of Creditors 1-15 16-49 50-99 100-199 200-999 1000-ow Time: Debtor: PATRICIA M SOLORIO Case: 04-30725 Fee: 194 Estimated Assets Chapter: 13 Rec. # : 3096677 \$50,000,001 to \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to Judge: Bruce Black \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million 341 mtg: 09/15/2004 @ 02:30PM О 10/05/2004 **2** 10:00AM Estimated Debts MARILYN MARSHALL \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million

(Cincin 1 or in 1) (12/00)	Entered 08/18/04 14:48:08	
Voluntary Petition (This page must be completed and filed in every case)	Alahho-cof Debtor(s): SOLORIO, PATRICIA M	FORM B1, Page 2
Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, attach addit	ional sheet)
Location Where Filed: NDIL-Chapter 7	Case Number: 99-21895	Date Filed: 7/14/99
Pending Bankruptcy Case Filed by any Spouse, Partner, or		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	Ex: (To be completed if debtor is require	•
the relief available under each such chapter, and choose to proceed under chapter 7.	Ex	hibit B
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Debtor PATRICIA M SOLORIO	whose debts are pri I, the attorney for the petitioner nam that I have informed the petitioner the chapter 7, 11, 12, or 13 of title 11, U explained the relief available under the rel	nat [he or she] may proceed under Inited States Code, and have each such chapter.
X	X Affil Solvenia Signature of Attorney for Debto Ernesto D. Borges, Jr.	
Telephone Number (If not represented by attorney) August 17, 2004 Date Signature of Attorney	Does the debtor own or have posses a threat of imminent and identifiable safety? Yes, and Exhibit C is attached No	harm to public health or
X Afficial Signature of Attorney for Debtor(s)	Signature of Non-Att	torney Petition Preparer
Ernesto D. Borges, Jr. 6189298 Printed Name of Attorney for Debtor(s) The Law Offices of Ernesto D. Borges, Jr., P.C.	I certify that I am a bankruptcy petit § 110, that I prepared this document provided the debtor with a copy of the	for compensation, and that I have
Firm Name 105 W. Madison, 23rd Floor	Printed Name of Bankruptcy Pe	tition Preparer
Chicago, IL 60602	Social Security Number (Require	ed by 11 U.S.C.§ 110(c).)
	Address Names and Social Security num prepared or assisted in preparing	bers of all other individuals who 3 this document:
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	If more than one person prepare sheets conforming to the approp	d this document, attach additional riate official form for each person.
X Signature of Authorized Individual	Signature of Bankruptcy Petition	1 Preparer
Printed Name of Authorized Individual	Date A bankruptcy petition preparer's	failure to comply with the
Title of Authorized Individual	provisions of title 11 and the Fe Procedure may result in fines or	deral Rules of Bankruptcy
Date	U.S.C. § 110; 18 U.S.C. § 156.	·

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United States Bankruptcy Court Northern District of Illinois

In re	PATRICIA M SOLORIO		Case No.	
		Debtor		
			Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED			
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	0.00			
B - Personal Property	Yes	4	22,925.00		E Commence de la Comm	
C - Property Claimed as Exempt	Yes	1			or services suggestion action.	
D - Creditors Holding Secured Claims	Yes	1		22,973.00		
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00		
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		10,219.00		
G - Executory Contracts and Unexpired Leases	Yes	1		Post-Alexander Maria de La Companya de La Companya La Companya de La Companya de		
H - Codebtors	Yes	1 ;		women is a second of the secon		
I - Current Income of Individual Debtor(s)	Yes	1	erromantantin i pero como en La la como en La como en la como en		2,031.18	
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,384.00	
Total Number of Sheets of ALL S	Schedules	14				
	T	otal Assets	22,925.00		in the state of th	
			Total Liabilities	33,192.00	<u> </u>	

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In re	PATRICIA M SOLORIO	Case No.
•		Debtor

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's
Interest in Property

Nature of Debtor's
Interest in Property

Husband,
Wife,
Joint, or
Community

Community

Carrent Market Value of
Debtor's Interest in
Property, without
Deducting any Secured
Claim or Exemption

None

•

Sub-Total > 0.00 (Total of this page)

Total >

0.00

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In re	PATRICIA M SOLORIO	Case No.
		ebtor

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

	Type of Property	N O N Description and Location of Proper E	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	US CURRENCY	•	10.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	CHECKING CHARTER ONE	•	40.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	ROOMS OF FURNITURE	•	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	· X		
6.	Wearing apparel.	NECESSARY WEARING APPAREL	•	100.00
7.	Furs and jewelry.	X		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	TERM LIFE INSURANCE-NO CASH VALUE ALLSTATE	-	0.00
			Sub-Total (Total of this page)	1> 1,150.00

³ continuation sheets attached to the Schedule of Personal Property

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In re PATRICIA M SOLORIO

Case No.		

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	х			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	EMPL	OYER PROVIDED PENSION FUND	•	5,000.00
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15.	Accounts receivable.	x			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			

Sub-Total > (Total of this page)

5,000.00

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

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ln re	PA	ITR	ICIA	M	SOL	.ORIC

Case No.

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21.	Patents, copyrights, and other intellectual property. Give particulars.	x			
22.	Licenses, franchises, and other general intangibles. Give particulars.	x			
23.	Automobiles, trucks, trailers, and	;	2001 CHEVY MALIBU WITH 56000 MILES	-	6,975.00
	other vehicles and accessories.		2002 HARLEY DAVIDSON X1H1200 TO BE SURRENDERED The property is located at 9747 S Commercial Ave, Chicago, Illinois, in the possession of Rick Morin.	-	9,800.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X	· · · · · · · · · · · · · · · · · · ·		
32.	Farm supplies, chemicals, and feed.	X			

Sub-Total > 16,775.00 (Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

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In	re PATRICIA M SOLORIO		С	ase No	
			Debtor		
		SCHED	OULE B. PERSONAL PROPERT (Continuation Sheet)	Y	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33.	Other personal property of any kind not already listed.	X			

Sub-Total > (Total of this page)

0.00

Total >

22,925.00

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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In re	PATRICIA M SOLORIO	Case No.

Debtor

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

11 U.S.C. §522(b)(1): 11 U.S.C. §522(b)(2):

Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Cash on Hand US CURRENCY	735 ILCS 5/12-1001(b)	10.00	10.00
Checking, Savings, or Other Financial Acc CHECKING CHARTER ONE	ounts, Certificates of Deposit 735 ILCS 5/12-1001(b)	40.00	40.00
Wearing Apparel NECESSARY WEARING APPAREL	735 ILCS 5/12-1001(a)	100.00	100.00
Interests in IRA, ERISA, Keogh, or Other Pe EMPLOYER PROVIDED PENSION FUND	ension or Profit Sharing Plans 735 ILCS 5/12-704	5,000.00	5,000.00

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Form B61 (12/03)

In re	PATRICIA M SOLORIO		Case No.
		Dehtor	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Codebtors."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME,	ç	Hu	sband, Wife, Joint, or Community	ő	U	D	AMOUNT OF CLAIM	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	A 1 C	NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	アナースの田ス:	LIGUID ATED	SP UT #0	WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.]		SECURITY AGREEMENT	٦	Ĕ			
GMAC c/o Payment Processing Center P.O. Box 51014 Carol Stream, IL 60125-1014		-	2001 CHEVY MALIBU WITH 56000 MILES		ַ			
	╀		Value \$ 6,975.00	Ш			12,000.00	5,025.00
Account No. REPUBLIC BANK 1510 75TH ST Darien, IL 60561		-	SECURITY AGREEMENT 2002 HARLEY DAVIDSON X1H1200 TO BE SURRENDERED The property is located at 9747 S Commercial Ave, Chicago, Illinois, in the possession of Rick Morin.					
	L	L	Value \$ 9,800.00	Ш			10,973.00	1,173.00
Account No.			Value \$					
Account No.			Value \$					
0 continuation sheets attached			S (Total of th	ubto is p		- 1	22,973.00	· · · · · · · · · · · · · · · · · · ·
Total (Report on Summary of Schedules)								

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In re	PATRICIA M SOLORIO	Case No.
		Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

, , , , , , , , , , , , , , , , , , , ,
If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these thr columns.)
Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).
□ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
Deposits by individuals
Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
☐ Alimony, Maintenance, or Support
Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
☐ Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).
☐ Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of

0 continuation sheets attached

adjustment.

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Form B6/ (12/03)

In re	PATRICIA M SOLORIO	Case No.
		ebtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community		Ç	Ü	D	_
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAI IS SUBJECT TO SETOFF, SO STATE.	M	COZFLZGEZF	21-00-04	DISPUTED	AMOUNT OF CLAIN
Account No.			Credit card		Ť	Ť		
Capital One PO Box 85147 BANKRUPTCY DEPARTMENT Richmond, VA 23285-5147		•				D		1,100.00
Account No.		-			H	H		.,
Household Credit Services PO Box 17051 Baltimore, MD 21297-1051		-	т .		; ;			1,362.00
Account No.		H			┢			
Household Credit Services PO Box 17051 Baltimore, MD 21297-1051	:	•						950.00
Account No.		L					Н	850.00
Providian P.O. Box 660786 Dallas, TX 75266				ï				1,059.00
1 continuation sheets attached	··•		Tot	S al of th		ota		4,371.00

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Form B6F - Cont. -

In re	PATRICIA M SOLORIO	Case No	
		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

					_		_	
CREDITOR'S NAME,	lõ	Hu	sband, Wife, Joint, or Community	18	I N	lP	1	
CREDITOR'S NAME, AND MAILING ADDRESS	ĮÈ	н	DATE CLAIM WAS INCURRED AND	Ņ	Ë	S	: 1	
INCLUDING ZIP CODE,	Ĭ₿	w	CONSIDERATION FOR CLAIM. IF CLAIM	li.	à	υ	1	
AND ACCOUNT NUMBÉR (See instructions.)	CODEBTOR	2	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	Ğ	ĭ	Ę	:	AMOUNT OF CLAIM
(See hisa actions.)	R		·	ĮĖ.	DELIGUIDATED	P	1	
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Sheet no. 1 of 1 sheets attached to Schedule of			9	ubt	ota	1	T	
Creditors Holding Unsecured Nonpriority Claims			(Total of ti					5,848.00
Creditors froming offsecured Nonphority Claims			(1 otal of the	ns I	ag	cj	F	
				T	ota	1		
			(Report on Summary of Sc	hed	ule	s)		10,219.00
			(;			•	-	

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In re	PATRICIA M SOLORIO	Case No
		Debtor
	SCHEDULE G. EXECUTORY	CONTRACTS AND UNEXPIRED LEASES
	Describe all executory contracts of any nature and all uno State nature of debtor's interest in contract, i.e., "Purchase Provide the names and complete mailing addresses of all	expired leases of real or personal property. Include any timeshare interests. er," "Agent," etc. State whether debtor is the lessor or lessee of a lease. other parties to each lease or contract described.
!	NOTE: A party listed on this schedule will not receive schedule of creditors.	notice of the filing of this case unless the party is also scheduled in the appropriate
!	Check this box if debtor has no executory contracts or	unexpired leases.
	Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract

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Debtor	
SCHEDULE H. CODEBTORS	
Provide the information requested concerning any person or entity, other than a spouse in a joint case, the debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a marrie report the name and address of the nondebtor spouse on this schedule. Include all names used by the no immediately preceding the commencement of this case.	ed debtor not filing a joint case should
Check this box if debtor has no codebtors.	

NAME AND ADDRESS OF CREDITOR

Case No.

In re

PATRICIA M SOLORIO

NAME AND ADDRESS OF CODEBTOR

Form B6

In re	PATRICIA M SOLORIO	Case No.	
			

Debtor

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBT				·,·,·	
Debtor's Maritar Status.	RELATIONSHIP					
	None.	AGE				
	1101101					
Divorced						
EMPLOYMENT:	DEBTOR		SPOUS	E		
Occupation AS	SSISTANT					
Name of Employer Cr	TY OF CHICAGO					
How long employed 5	YRS					
	40 W ODGEN AVE					
Ch	sicago, IL 60612					
INCOME: (Estimate of a	average monthly income)		DEBTOR	S	POUSE	
-	ges, salary, and commissions (pro rate if not paid monthly)		2,718.00	\$	N/A	
, ,	ne	s	0.00	\$	N/A	
-		\$	2,718.00	<u> </u>	N/A	
LESS PAYROLL DE						
	ocial security	\$	372.94	\$	N/A	
	·····	\$	51.88	\$	N/A	
	************	\$	30.96	\$	N/A	
		\$	231.04	\$	N/A	
		\$	0.00	\$	N/A	
SUBTOTAL OF PAY	ROLL DEDUCTIONS	\$	6 86.82	\$	N/A	
TOTAL NET MONTHLY	TAKE HOME PAY	\$	2,031.18	\$	N/A	
_	ation of business or profession or farm (attach detailed					
•	***************************************	\$	0.00	\$	N/A	
		\$	0.00	\$	N/A	
		\$	0.00	\$	N/A	
	support payments payable to the debtor for the debtor's use d above	\$	0.00	\$	N/A	
Social security or other go	the state of the s	"	0.00	<u> </u>	1.0	
(Specify)	Villiment assistance	\$	0.00	\$	N/A	
		\$	0.00	\$	N/A	
Pension or retirement inco	me	\$	0.00	\$	N/A	
Other monthly income		_				
(Specify)		\$	0.00	\$	N/A	
TOTAL MONTHER TYPE	0340	3	0.00	2	N/A	
TOTAL MONTHLY INCO		\$	2,031.18	\$	N/A	
TOTAL COMBINED MO	NTHLY INCOME \$ <u>2,031.18</u>	(Re	port also on Sur	nmary of	Schedules)	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

re		 	
	Debtor		
	SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL	DEBTO	R(S)
	replete this schedule by estimating the average monthly expenses of the debtor and the debtor-weekly, quarterly, semi-annually, or annually to show monthly rate.	r's family. Pro	rate any pay
Che expe	ck this box if a joint petition is filed and debtor's spouse maintains a separate household. enditures labeled "Spouse."	Complete a s	eparate sche
Rent or	home mortgage payment (include lot rented for mobile home)	\$	275.00
	l estate taxes included? Yes NoX		
Is prope	erty insurance included? Yes NoX		
Utilities	s: Electricity and heating fuel	\$	200.00
	Water and sewer	\$ <u> </u>	0.00
	Telephone	\$	40.00
	Other	\$	0,00
Home n	naintenance (repairs and upkeep)	\$ _	0.00
Food .		\$	350.00
	g		
•	y and dry cleaning		45.00
	and dental expenses	· · · · · · · · · · · · · · · · · · ·	35.00
	ortation (not including car payments)		
	ion, clubs and entertainment, newspapers, magazines, etc		
	ble contributions	\$	0.00
Insuran	ce (not deducted from wages or included in home mortgage payments) Homeowner's or renter's	e	40.00
	Life		40.00 55.00
	Health		0.00
	Auto		
	Other	· · · · \$	0.00
Taxes (not deducted from wages or included in home mortgage payments) (Specify)	e	0.00
Inctallm	ent payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan	``` * _	0.00
	Auto	··· \$	0.00
	Other	· · · · <u>\$</u>	0.00
	Other	· · · ·	0.00
A limon	Other y, maintenance, and support paid to others	· · · · · • <u></u>	
	ts for support of additional dependents not living at your home		
-	expenses from operation of business, profession, or farm (attach detailed statement)		
	ALLERGY AND MIGRAINE MEDICINE		
	ALLENOT AND WHOTOME MEDICINE		0.00
	MONTHLY EXPENSES (Report also on Summary of Schedules)		1,384.00
IUIAL	WONTHEL EXPENSES (Report also on Summary of Schedules)	···· L*	1,007.00
FOR C	HAPTER 12 AND 13 DEBTORSONLY]		
	the information requested below, including whether plan payments are to be made bi-weekly	y, monthly, a	nnually, or a
	ular interval.		•,
_	l projected monthly income	2,031.1	8
	projected monthly expenses		

(interval)

647.18

647.00

D. Total amount to be paid into plan each _____Monthly_

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United States Bankruptcy Court Northern District of Illinois

În re	PATRICIA M SOLORIO	Case No.	
	Debtor(s)	Chapter	13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of

15 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date August 17, 2004 Signature + CHI CAC M Sulviul PATRICIA M SOLORIO

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.

18 U.S.C. §§ 152 and 3571.

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Form 7 (12/03)

United States Bankruptcy Court Northern District of Illinois

In re	PATRICIA M SOLORIO		Case No.		
		Debtor(s)	Chapter	13	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)
\$25,000.00 2002
\$26,000.00 2003
\$21,000.00 2004 ytd

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

STATUS OR

AND LOCATION

DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF

PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT **CASE TITLE & NUMBER**

DATE OF

DESCRIPTION AND VALUE OF

ORDER PROPERTY 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

3

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Ernesto D. Borges 105 West Madison Suite 2300 Chicago, IL 60602 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$500 TOWARDS ATTY FEES

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DATE OF

ENVIRONMENTAL

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the slx years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

TAXPAYER

I.D. NO. (EIN)

ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING

DATES

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the	e fo	foregoing statement of financial affairs and any attachments thereto
and that they are true and correct.		1
	())1 11 0 . ~

PATRICIA M SOLORIO

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Date August 17, 2004

Best Case Bankruptcy

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United States Bankruptcy Court Northern District of Illinois

In re	PATRICIA M SOL	ORIO		Case No.	
			Debtor(s)	Chapter	13
1 D			PENSATION OF ATTO		``
C	empensation paid to me	e within one year before the	Rule 2016(b), I certify that I a e filing of the petition in bankrupto; tion of or in connection with the bar	y, or agreed to be pai	d to me, for services rendered or to
	For legal services, I	have agreed to accept	***************************************	\$	2,700.00
	Prior to the filing of	f this statement I have recei	ved	\$	500.00
	Balance Due		***************************************	s	2,200.00
2. \$	194.00 of the fili	ng fee has been paid.			
3. Т	he source of the compe	nsation paid to me was:			
	■ Debtor □	Other (specify):			
4. T	he source of compensat	tion to be paid to me is:		·	
	■ Debtor □	Other (specify):			
5. I	I have not agreed to	share the above-disclosed c	ompensation with any other person	unless they are memi	pers and associates of my law firm.
			opensation with a person or persons e names of the people sharing in the		
a. b. c.	Analysis of the debto Preparation and filing Representation of the [Other provisions as a Negotlations reaffirmation	r's financial situation, and no gof any petition, schedules, debtor at the meeting of cr needed] with secured creditors	to render legal service for all aspects endering advice to the debtor in det statement of affairs and plan which editors and confirmation hearing, are to reduce to market value; leations as needed; preparation household goods.	ermining whether to may be required; and any adjourned hea exemption plann	file a petition in bankruptcy; rings thereof; ing; preparation and filing of
7. B	Representation	on of the debtors in any	d fee does not include the following y dischargeability actions, jud Any post petition motions	icial lien avoidand	
			CERTIFICATION		1
	certify that the foregoin	ng is a complete statement	of any agreement or arrangement for	or payment to me for	representation of the debtor(s) in
Dated:			Maria		
Daicu:	August 17, 2004		Ernesto D. Borge	s, Jr.	
			The Law Offices (of Ernesto D. Borg 23rd Floor	jes, Jr., P.C.
			Chicago, IL 60602	2	
			312-853-020 Fax	: 312-853-3130	

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United States Bankruptcy Court Northern District of Illinois

In re	PATRICIA M SOLORIO		Case No.	
		Debtor(s)	Chapter	13
	VER	IFICATION OF CREDITOR MA	ΓRIX	
	:	Number of Cr	editora:	
		Number of Ci	editors:	•
	The character of Debay(c) h	anabar remifier that the list of anaditom	is true and	correct to the hest of my
	(our) knowledge.	ereby verifies that the list of creditors	s is true and	correct to the best of my
Data	August 17, 2004	Opticio M.	Dalie.	10
Date:	August 11, 2004	PATRICIA M SOLORIO	<u> </u>	
		Signature of Debtor		

Ernesto D. Borges, Jr.
The Law Offices of Ernesto D. Borges, Jr., P.C.
105 W. Madison, 23rd Floor
Chicago, IL 60602

PATRICIA M SOLORIO 8357 S BALTIMORE, APT 1 Chicago, IL 60617

Capital One PO Box 85147 BANKRUPTCY DEPARTMENT Richmond, VA 23285-5147

GMAC c/o Payment Processing Center P.O. Box 51014 Carol Stream, IL 60125-1014

Household Credit Services PO Box 17051 Baltimore, MD 21297-1051

Providian P.O. Box 660786 Dallas, TX 75266

PROVIDIAN VISA PO BOX 660786 Dallas, TX 75266

REPUBLIC BANK 1510 75TH ST Darien, IL 60561

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

-Chapter-12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.		•
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Debtor's Signature	Date	Case Number